

Applicant: Gardi et al.  
Filed: June 29, 2001  
Application No.: 09/893,597

### **Amendments to the Claims**

This listing of claims will replace all prior versions, and listings, of claims in the application:

#### **Listing of Claims:**

Claim 1 (Currently Amended) A method for presenting customer-specific supplemental information with billing information, comprising:

receiving billing information associated with a customer of a biller;

determining if the customer qualifies for presentment of a supplemental information item based upon qualification information, wherein the qualification information does not include financial factors associated with the received billing information, historical billing information associated with the customer, or credit information associated with the customer;

generating a bill presentation; and

presenting the generated bill presentation to the customer;

wherein determining if the customer qualifies for presentment of the supplemental information item includes transmitting a request to a customer relationship management system to determine if the customer qualifies for presentment of the supplemental information item and receiving a response from the customer relationship management system indicating one of 1) that the customer qualifies for presentment of the supplemental information item, or 2) that the customer does not qualify for presentment of the supplemental information item;

wherein, if the customer is determined to qualify for presentment of the supplemental information item, the generated bill presentation includes the received billing information and the supplemental information item; and

wherein, if the customer is determined not to qualify for presentment of the supplemental information item, the generated bill presentation includes the received billing information and excludes the supplemental information item.

Claim 2 (Original) The method of claim 1, wherein the supplemental information item is one of

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an advertisement, an upsell offer or a cross-sell offer.

Claim 3 (Original) The method of claim 1, wherein the determination is based upon at least one of 1) a relationship between the customer and the biller, and 2) prior customer behavior.

Claim 4 (Original) The method of claim 1, wherein:

the generated bill is an electronic bill presentation; and  
the electronic bill is presented via a network.

Claim 5 (Cancelled)

Claim 6 (Currently Amended) The method of claim [[5]] 1, wherein:

the billing information is received from the biller by a bill aggregator;  
the customer relationship management system is maintained by the biller; and  
the generated bill presentation is presented by the bill aggregator.

Claim 7 (Original) The method of claim 1, wherein the customer is a first customer, further comprising:

receiving information indicating a customer response to the presented supplemental information item;  
modifying the qualification information based on the received customer response information;  
receiving billing information associated with a second customer of the biller;  
determining if the second customer qualifies for presentment of the supplemental information item based upon the modified information;  
generating another bill presentation; and  
presenting the other generated bill presentation;  
wherein, if the second customer is determined to qualify for presentment of the

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supplemental information item, the other generated bill presentation includes the received billing information associated with the second customer and the supplemental information item; and

wherein, if the second customer is determined not to qualify for presentment of the supplemental information item, the other generated bill presentation includes the billing information associated with the second customer and excludes the supplemental information item.

Claim 8 (Currently Amended) A method for presenting customer-specific supplemental information with billing information, comprising:

receiving billing information associated with a customer of a biller;

determining if the customer qualifies for presentment of a first supplemental information item having a first priority;

determining if the customer qualifies for presentment of a second supplemental information item having a second priority different than the first priority;

determining if the first and the second supplemental information items can be presented together;

generating a bill presentation; and

presenting the generated bill presentation to the customer;

wherein[[,]] each determination is based upon qualification information that does not include financial factors associated with the received billing information, historical billing information associated with the customer, or credit information associated with the customer;

wherein, if the customer is determined to qualify for presentment of the first supplemental information item and not the second supplemental information item, the generated bill presentation includes the received billing information and the first supplemental information item and excludes the second supplemental information item;

wherein, if the customer is determined to qualify for presentment of the second supplemental information item and not the first supplemental information item, the generated bill

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presentation includes the received billing information and the second supplemental information item and excludes the first supplemental information item; [[and]]

wherein, if the customer is determined to qualify for presentment of the first and the second supplemental information items and if the first and second supplemental information items are determined not to be presentable together, the generated bill presentation includes the received billing information and the one of the first and the second supplemental information items having a highest priority; and

wherein, if the customer is determined not to qualify for presentment of the first and the second supplemental information items, the generated bill presentation includes the received billing information and excludes the first and the second supplemental information items.

Claim 9 (Currently Amended) The method of claim 8, wherein:

~~the first supplemental information item has a first priority;~~  
~~the second supplemental information item has a second priority different than the first priority; and~~

if the customer is determined to qualify for presentment of the first and the second supplemental information items, the generated bill presentation includes the received billing information and the one of the first and the second supplemental information items having a highest priority.

Claim 10 (Original) The method of claim 8, wherein:

if the customer is determined to qualify for presentment of the first and the second supplemental information items, the generated bill presentation includes the received billing information, the first supplemental information item, and the second supplemental information item.

Claim 11 (Currently Amended) The method of claim 8, wherein: ~~the first supplemental~~

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~~information item has a first priority, the second supplemental information item has a second priority different than the first priority, further comprising:~~

~~— determining if the first and the second supplemental information items can be presented together;~~

~~wherein, if the customer is determined to qualify for presentment of the first and the second supplemental information items and if the first and second supplemental information items are determined to be presentable together, the generated bill presentation includes the received billing information, the first supplemental information item, and the second supplemental information item; and .~~

~~wherein, if the customer is determined to qualify for presentment of the first and the second supplemental information items and if the first and second supplemental information items are determined not to be presentable together, the generated bill presentation includes the received billing information and the one of the first and the second supplemental information items having a highest priority.~~

Claim 12 (Currently Amended) The method of claim [[11]] 8, wherein the determination of whether the first and second supplemental information items can be presented together is based upon at least one of 1) availability of space to present both the first and the second supplemental information items, 2) stored information indicating whether the first supplemental information item can be presented with another supplemental information item, and 3) stored information indicating whether the second supplemental information item can be presented with another supplemental information item.

Claim 13 (Currently Amended) A system for presenting customer-specific supplemental information with billing information, comprising:

a first processor configured to transmit billing information associated with a customer of a biller; and

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a second processor configured to 1) receive the transmitted billing information, 2) determine if the customer qualifies for presentment of a supplemental information item based upon qualification information, wherein the qualification information does not include financial factors associated with the received billing information, historical billing information associated with the customer, or credit information associated with the customer, 3) generate a bill presentation, and 4) present the generated bill presentation;

wherein determining if the customer qualifies for presentment of the supplemental information item includes transmitting a request to a customer relationship management system to determine if the customer qualifies for presentment of the supplemental information item and receiving a response from the customer relationship management system indicating one of 1) that the customer qualifies for presentment of the supplemental information item, or 2) that the customer does not qualify for presentment of the supplemental information item;

wherein, if the customer is determined to qualify for presentment of the supplemental information item, the generated bill presentation includes the received billing information and the supplemental information item; and

wherein, if the customer is determined not to qualify for presentment of the supplemental information item, the generated bill presentation includes the received billing information and excludes the supplemental information item.

Claim 14 (Original) The system of claim 13, wherein the supplemental information item is one of an advertisement, an upsell offer, or a cross-sell offer.

Claim 15 (Original) The system of claim 13, wherein the determination is based upon at least one of 1) a relationship between the customer and the biller, and 2) prior customer behavior.

Claim 16 (Original) The system of claim 13, wherein:

the generated bill presentment is an electronic bill; and

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the second processor is further configured to present the generated electronic bill via a network.

Claim 17 (Cancelled).

Claim 18 (Currently Amended) The system of claim [[17]] 13, wherein:

the second processor is associated with a bill aggregator;  
the first processor is associated with the biller; and  
the customer relationship management processor is associated with the biller.

Claim 19 (Currently Amended) The ~~billing apparatus~~ system of claim 13, wherein:

the customer is a first customer; and  
the second processor is further configured to 1) receive information indicating a customer response to the presented supplemental information item, 2) modify the qualification information based on the received customer response information, 3) receive billing information associated with a second customer of the biller, 4) determine if the second customer qualifies for presentment of the supplemental information item based upon the modified information, 5) generate another bill presentation, and 6) present the generated bill presentation to the second customer;

wherein, if the second customer is determined to qualify for presentment of the supplemental information item, the other generated bill presentation includes the received billing information associated with the second customer and the supplemental information item; and

wherein, if the second customer is determined not to qualify for presentment of the supplemental information item, the other generated bill presentation includes the billing information associated with the second customer and excludes the supplemental information item.

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Claim 20 (Currently Amended) A system for presenting customer-specific supplemental information with billing information, comprising:

    a first processor configured to transmit billing information associated with a customer of a biller; and

    a second processor configured to 1) receive the transmitted billing information, 2) determine if the customer qualifies for presentment of a first supplemental information item having a first priority, 3) determine if the customer qualifies for presentment of a second supplemental information item having a second priority different from the first priority, 4) determine if the first and the second supplemental information items can be presented together; 5) generate a bill presentation, and [[5]] present the generated bill presentation;

    wherein the second processor is further configured to make each determination based upon qualification information that does not include financial factors associated with received billing information, historical billing information associated with the customer, or credit information associated with the customer;

    wherein, if the customer is determined to qualify for presentment of the first supplemental information item and not the second supplemental information item, the generated bill presentation includes the received billing information and the first supplemental information item and excludes the second supplemental information item;

    wherein, if the customer is determined to qualify for presentment of the second supplemental information item and not the first supplemental information item, the generated bill presentation includes the received billing information and the second supplemental information item and excludes the first supplemental information item; [[and]]

wherein, if the customer is determined to qualify for presentment of the first and the second supplemental information items and if the first and second supplemental information items are determined not to be presentable together, the generated bill presentation includes the received billing information and the one of the first and the second supplemental information items having a highest priority; and

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wherein, if the customer is determined not to qualify for presentment of the first and the second supplemental information items, the generated bill presentation includes the received billing information and excludes the first and the second supplemental information items.

Claim 21 (Currently Amended) The ~~method~~ system of claim 20, wherein:

~~the first supplemental information item has a first priority;~~

~~the second supplemental information item has a second priority different than the first priority; and~~

if the customer is determined to qualify for presentment of the first and the second supplemental information items, the generated bill presentation includes the received billing information and the one of the first and the second supplemental information items having a highest priority.

Claim 22 (Currently Amended) The ~~method~~ system of claim 20, wherein:

if the customer is determined to qualify for presentment of the first and the second supplemental information items, the generated bill presentation includes the received billing information, the first supplemental information item, and the second supplemental information item.

Claim 23 (Currently Amended) The ~~method~~ system of claim 20, wherein:

~~the first supplemental information item has a first priority; the second supplemental information item has a second priority different than the first priority;~~

~~the second processor is further configured to determine if the first and the second supplemental information items can be presented together;~~

if the customer is determined to qualify for presentment of the first and the second supplemental information items and if the first and second supplemental information items are determined to be presentable together, the generated bill presentation includes the received

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billing information, the first supplemental information item, and the second supplemental information item; and

~~if the customer is determined to qualify for presentment of the first and the second supplemental information items and if the first and second supplemental information items are determined not to be presentable together, the generated bill presentation includes the received billing information, and the one of the first and the second supplemental information items having a highest priority.~~

Claim 24 (Currently Amended) The ~~method~~ system of claim [[23]] 20, wherein the determination of whether the first and second supplemental information items can be presented together is based upon at least one of 1) availability of space to present both the first and the second supplemental information items, 2) stored information indicating whether the first supplemental information item can be presented with another supplemental information item, and 3) stored information indicating whether the second supplemental information item can be presented with another supplemental information item.

Claim 25 (Cancelled)

Claim 26 (New) A method for presenting customer-specific supplemental information with billing information, comprising:

- receiving a first billing information associated with a first customer of a biller;
- determining if the first customer qualifies for presentment of a first supplemental information item based upon qualification information;
- generating a first bill presentation; and
- presenting the first generated bill presentation to the first customer;
- receiving information indicating a first customer response to the first presented supplemental information;
- modifying the qualification information based on the first customer response;

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receiving a second billing information associated with a second customer of a biller;  
determining if the second customer qualifies for presentment of a second supplemental information item based upon the qualification information;  
generating a second bill presentation; and  
presenting the second generated bill presentation to the second customer;  
wherein the qualification information does not include financial factors associated with the first or second billing information, historical billing information associated with the first or second customer, or credit information associated with the first or second customer;  
wherein, if the first customer is determined to qualify for presentment of the first supplemental information item, the first generated bill presentation includes the first billing information and the first supplemental information item;  
wherein, if the first customer is determined not to qualify for presentment of the first supplemental information item, the first generated bill presentation includes the first billing information and excludes the first supplemental information item;  
wherein, if the second customer is determined to qualify for presentment of the second supplemental information item, the second generated bill presentation includes the second billing information and the second supplemental information item; and  
wherein, if the second customer is determined not to qualify for presentment of the second supplemental information item, the second generated bill presentation includes the second billing information and excludes the second supplemental information item.

Claim 27 (New) The method of claim 26, wherein the first and second supplemental information items are one of an advertisement, an upsell offer or a cross-sell offer.

Claim 28 (New) The method of claim 26, wherein:

the determination of the first customer qualifies for presentment of the first supplemental information item is based in part upon at least one of 1) a relationship between the first customer and the biller, and 2) prior behavior of the first customer; and

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the determination if the second customer qualifies for presentment of the second supplemental information item is based in part upon at least one of 1) a relationship between the second customer and the biller, and 2) prior behavior of the second customer.

Claim 29 (New) The method of claim 26, wherein:

the first and second generated bills are first and second electronic bills; and  
the first and second electronic bills are presented via a network.

Claim 30 (New) The method of claim 26, wherein the determination of the first and second customer qualify for presentment of the first supplemental information item includes:

transmitting a first request to a customer relationship management system to determine if the first customer qualifies for presentment of the first supplemental information item;

receiving a first response from the customer relationship management system indicating one of 1) that the first customer qualifies for presentment of the first supplemental information item, or 2) that the first customer does not qualify for presentment of the first supplemental information item;

transmitting a second request to the customer relationship management system to determine if the second customer qualifies for presentment of the second supplemental information item; and

receiving a second response from the customer relationship management system indicating one of 1) that the second customer qualifies for presentment of the second supplemental information item, or 2) that the second customer does not qualify for presentment of the second supplemental information item.

Claim 31 (New) The method of claim 26, wherein:

the first and second billing information are received from the biller by a bill aggregator;  
the customer relationship management system is maintained by the biller; and  
the first and second generated bill presentations are presented by the bill aggregator.

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Claim 32 (New) A system for presenting customer-specific supplemental information with billing information, comprising:

    a first processor configured to transmit a first and a second billing information associated with a first and a second customer of a biller; and

    a second processor configured to 1) receive the first and second transmitted billing information, 2) determine if the first customer qualifies for presentment of a first supplemental information item based upon qualification information, 3) generate a first bill, and 4) present the first generated bill presentation to the first customer, 5) receive information indicating a first customer response to the first presented supplemental information, 6) modify the qualification information based on the first customer response, 7) determine if the second customer qualifies for presentment of a second supplemental information item based upon the qualification information, 8) generate a second bill presentation, and 9) present the second generated bill presentation to the second customer;

    wherein the qualification information does not include financial factors associated with the first or second billing information, historical billing information associated with the first or second customer, or credit information associated with the first or second customer;

    wherein, if the first customer is determined to qualify for presentment of the first supplemental information item, the first generated bill presentation includes the first billing information and the first supplemental information item;

    wherein, if the first customer is determined not to qualify for presentment of the first supplemental information item, the first generated bill presentation includes the first billing information and excludes the first supplemental information item;

    wherein, if the second customer is determined to qualify for presentment of the second supplemental information item, the second generated bill presentation includes the second billing information and the second supplemental information item; and

    wherein, if the second customer is determined not to qualify for presentment of the second supplemental information item, the second generated bill presentation includes the second

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billing information and excludes the second supplemental information item.

Claim 34 (New) The system of claim 33, wherein the first and second supplemental information items are one of an advertisement, an upsell offer, or a cross-sell offer.

Claim 35 (New) The system of claim 33, wherein:

the determination of the first customer qualifies for presentment of the first supplemental information item is based in part upon at least one of 1) a relationship between the first customer and the biller, and 2) prior behavior of the first customer; and

the determination if the second customer qualifies for presentment of the second supplemental information item is based in part upon at least one of 1) a relationship between the second customer and the biller, and 2) prior behavior of the second customer.

Claim 36 (New) The system of claim 33, wherein:

the first and second generated bills are first and second electronic bills; and

the second processor is further configured to present the first and second generated electronic bills via a network.

Claim 37 (New) The system of claim 33, further comprising:

a customer relationship management processor configured to process information associated with the customer;

wherein, in determining if the customer qualifies for presentment of the supplemental information item, the second processor is further configured to:

transmit a first request to the customer relationship management system to determine if the first customer qualifies for presentment of the first supplemental information item;

receive a first response from the customer relationship management system indicating one of 1) that the first customer qualifies for presentment of the first supplemental

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information item, or 2) that the first customer does not qualify for presentment of the first supplemental information item;

transmit a second request to the customer relationship management system to determine if the second customer qualifies for presentment of the second supplemental information item; and

receive a second response from the customer relationship management system indicating one of 1) that the second customer qualifies for presentment of the second supplemental information item, or 2) that the second customer does not qualify for presentment of the second supplemental information item.

Claim 38 (New) The system of claim 37, wherein:

the second processor is associated with a bill aggregator;

the first processor is associated with the biller; and

the customer relationship management processor is associated with the biller.